

Form **RAB18** (Official Form 18)(10/05)

## United States Bankruptcy Court

District of Utah

Case No. 08-20881

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William X Lopatriello  
P.O. Box 982092  
Park City, UT 84098

Social Security No.:

xxx-xx-6065

Employer's Tax I.D. No.:

Petition date: 2/20/08

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/30/08

Judith A. Boulden

United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 1088-2  
Case: 08-20881

User: jww  
Form ID: rab18

Page 1 of 1  
Total Served: 22

Date Rcvd: May 30, 2008

The following entities were served by first class mail on Jun 01, 2008.

db +William X Lopatriello, P.O. Box 982092, Park City, UT 84098-2092  
aty +Edward J. Stone, 5532 Lillehammer Lane #100, Park City, UT 84098-6078  
tr +Joel T. Marker tr, 170 South Main Street, Suite 800, Salt Lake City, UT 84101-1656  
5962008 American Express Bank, c/o Becket & Lee, P.O. Box 3001, Malvern PA 19355-0701  
5949235 Bank of America, PO Box 15726, Wilmington, DE 19886-5726  
5949236 +Basic Diamind Inc., 4760 S. Highland Dr., Salt Lake City, UT 84117-5149  
5949240 +Como Villas Resort / Advantage Pro., Como Law Firm, PO Box 4115, Concord, CA 94524-4115  
5949241 +David I. Moulton, 1000 Louisiana St. Ste 1300, Houston, TX 77002-5006  
5949242 +Mr. Paul Tsosie Esq, Tsosie & Hatch, 7864 S Redwood Road, West Jordan, UT 84088-4002  
5949243 +Outsource Recovery, 180 S 300 W, Salt Lake City, UT 84101-1218  
5949244 +Park City Health Care, PO Box 680004, Park City, UT 84068-0004  
5949245 Platinum Plus For Bussiness, PO Box 15469, Wilmington, DE 19886-5469  
5949246 +Quality Stone, 2226 Loma Ave, South el Mote, South El Monte, CA 91733-2518  
5949247 +Ruben H. Arredondo, For James Thompson & Kevin Case, 1327 S 800 5 Suite 110,  
Orem, UT 84097-7710  
5949248 Sears Credit Card, PO Box 6937, The Lakes, NV 88901-6937  
5949249 +Tesch Law Firm, PO Box 3390, Park City, UT 84060-3390  
5949250 +United States Court Central Division, 350 S Main Street, Salt Lake City, UT 84101-2106  
5949251 +Van Cott, Bagely, Cornwall & Mccarthy, 50 S Main Street Ste 1800,  
Salt Lake City, UT 84144-0458

The following entities were served by electronic transmission on May 31, 2008.

5949234 EDI: AMEREXPR.COM May 31 2008 01:38:00 American Express, PO Box 650448,  
Dallas, TX 75265-0448  
5949235 EDI: BANKAMER2.COM May 31 2008 01:38:00 Bank of America, PO Box 15726,  
Wilmington, DE 19886-5726  
5949237 EDI: CAPITALONE.COM May 31 2008 01:38:00 Capital One Bank, PO Box 60024,  
City Of Industry, CA 91716-0024  
5949238 +EDI: CHASE.COM May 31 2008 01:38:00 Cardmember Services, PO Box 94014,  
Palatine, IL 60094-4014  
5949239 EDI: CIAC.COM May 31 2008 01:38:00 Citifinancial, PO Box 6931, The Lakes, NV 88901-6931  
5949248 EDI: SEARS.COM May 31 2008 01:38:00 Sears Credit Card, PO Box 6937,  
The Lakes, NV 88901-6937

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2008

Signature:

